

CEFCU
September 30, 2025

ASSETS

Loans		\$6,346,856,877
Consumer	\$2,907,911,605	
First Mortgage	2,483,768,351	
Credit Card	151,292,532	
Member Business (2,206 Loans)	803,884,389	
Undisbursed Loans		(8,707,778)
Deferred Loan Fees		(2,367,139)
Reserve for Loan Losses		(61,431,071)
Net Loans		<u>\$6,274,350,889</u>
Investments and Cash		\$1,585,624,255
Investments Held to Maturity		
(Market Value \$45,245,000)	45,245,000	
Investments Available for Sale	1,155,354,321	
Cash and Cash Receivable	377,161,827	
Service Organization	7,863,107	
Interest Receivable		34,988,602
Property and Property Improvements		65,450,653
DP Equipment and Software		2,139,258
Other Fixed Assets		3,204,624
Real Estate Owned		794,977
(Net of \$250,305 Valuation Reserve)		
NCUA Share Insurance Fund		63,664,985
Prepaid Insurance and Other Assets		<u>46,713,587</u>
TOTAL ASSETS		<u>\$8,076,931,830</u>

INCOME

	<u>This Month</u>	<u>Last Month</u>	<u>Year-to-Date</u>
Loan Interest	\$29,728,963	\$30,176,113	\$260,970,101
Investment Interest	9,037,863	9,175,904	85,816,573
Overdraft Charges	342,203	317,058	2,757,214
Asset Gains (Losses)	23,618	(2,018)	251,520
Other	4,006,399	4,017,328	37,525,388
Total	<u>\$43,139,046</u>	<u>\$43,684,385</u>	<u>\$387,320,796</u>

EXPENSE

Salaries	\$5,781,275	\$6,010,405	\$53,193,086
Payroll Related	2,273,335	2,034,309	18,917,086
Loan Loss Provision	3,162,901	3,110,398	29,548,964
Occupancy and Equipment	1,941,615	1,851,303	16,750,873
Communications	484,345	400,900	5,065,652
Electronic Services	960,986	938,203	8,353,695
Member Education	672,737	1,140,802	8,372,153
Interest on Notes Payable	3,478,167	3,537,100	31,689,400
Other	2,645,624	2,543,153	24,229,610
Total	<u>\$21,400,985</u>	<u>\$21,566,573</u>	<u>\$196,120,519</u>

Net Income Before			
Dividends	\$21,738,061	\$22,117,812	\$191,200,277
Dividends	<u>11,984,645</u>	<u>12,492,943</u>	<u>106,553,909</u>
NET INCOME	<u>\$9,753,416</u>	<u>\$9,624,869</u>	<u>\$84,646,368</u>

LIABILITIES AND EQUITY

Savings		\$7,027,822,772
Shares	\$2,093,796,826	
Term Certificates	1,875,665,327	
IMMA	1,503,997,551	
Checking	998,336,235	
IRA	545,707,525	
Public Unit Shares	5,016,077	
Christmas Club	5,303,231	
Accrued Dividends on Savings		5,161,129
Accrued Salaries and Other Liabilities		72,335,623
Reserves		971,612,306
Regular	279,788,401	
Undivided Earnings	691,823,905	
TOTAL LIABILITIES AND EQUITY		<u>\$8,076,931,830</u>

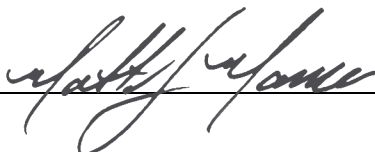
COMPARATIVE ANALYSIS

	<u>This Month</u>	<u>Last Month</u>	<u>Avg. Last 12 Months</u>
Assets	\$8,076,931,830	\$8,215,164,447	\$8,082,389,349
Dividends *	11,984,645	12,492,943	16,356,437
Loans Granted	180,110,889	186,667,351	205,330,864
Loans Repaid	172,485,239	179,943,410	172,932,020
Net Incr. in Undiv. Earn. *	8,609,774	8,366,627	3,902,767
Average Savings Balance	16,871	17,084	17,136
Average Loan Balance	37,093	37,059	36,625
Loans to Savings	90.2%	89.2%	88.4%
Reserves to Loans	16.3%	16.2%	15.8%
Number of Members	416,558	415,702	410,313
Number of Borrowers	171,105	171,184	169,595

* Includes Extraordinary Dividend

LOAN ACCOUNT SUMMARY

	<u>Number</u>	<u>Amount</u>
Current and less than 60 days delinquent	222,316	\$6,280,712,577
60 to 179 days delinquent	3,866	52,958,962
180 to 359 days delinquent	673	9,235,349
360 days and greater delinquent	<u>145</u>	<u>3,949,989</u>
	<u>227,000</u>	<u>\$6,346,856,877</u>


President